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ABSTRACT

An organization of over 400 retired faculty members from a state university was concerned about the increasing frailty of some of its members and the difficulties some members were expecting in the near future in being able to remain in their present homes. It was suggested that the organization could start to function as a self-help or help-exchange organization, helping members cope with their needs, particularly those associated with maintaining member independence and residence. A survey was conducted of the members of the retiree organization to determine their receptivity to three different assistance plans that the organization was considering: (1) to act as a clearinghouse for private paid services needed by the members; (2) to coordinate volunteer help needed by the members; and (3) to set up help-exchange arrangements between the members. The results of the survey showed that most existing assistance needs were being met by paid services and that this was the preferred means of meeting future needs. Correspondingly, the assistance plan members were most receptive to was the paid services plan. The help-exchange plan was least popular, but still the level of receptivity was high compared with other recent studies. Individual factors that have been found to be predictive of receptivity to help-exchange programs were not found to be predictive in this study. (Author/NB)

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HELP-SEEKING ORIENTATIONS AND THE POTENTIAL FOR MUTUAL-AID ARRANGEMENTS AMONG OLDER ADULT RETIREES

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Paper presented at meetings of the 34th Annual Meeting of the Southeastern Psychological Association in New Orleans, April 1, 1988.

ABSTRACT

A survey was carried out of the members of a retiree organization to determine their receptivity to three different assistance plans that the organization was considering developing: 1) to act as a clearinghouse for private paid services needed by the members, 2) to coordinate volunteer help needed by members, and 3) to set up help-exchange arrangements between the members. The results showed that most existing assistance needs were being met by paid services and that this was the preferred means of meeting future needs. Correspondingly, the assistance plan members were most receptive to was the paid services plan. The help-exchange plan was least popular, but still the level of receptivity was high compared with other recent studies. Individual factors that have been found to be predictive of receptivity to help-exchange programs were not found to be predictive in this study. The impact of the survey results on the organization's planning is discussed.

Help-seeking orientations and the potential for innovative mutual-aid arrangements among older adult retirees

Among the many concerns that have been heightened by the phenomenon of population aging (the increasing percentage of our population that is elderly) is the issue of how adequate our present arrangements are and will be for meeting the needs of this growing segment of our society. Considerable debate is underway about what elements are critical for the quality of life of older adults and it is widely agreed that remaining independent in the community is one of those elements (Cantor and Little, 1985). Numerous surveys point to the importance that the elderly place on maintaining their independence and remaining in their homes in the communities they are familiar with. Yet, the means by which this independence is maintained can be quite problematical. For example, it is quite clear that many elderly persist in their own residences with disabilities that are in other cases quite sufficient grounds for moving into a nursing home environment (U.S. General Accounting Office, 1977).

The ability to remain independent in the community depends on the elderly person's health, financial resources, attitude, and how effectively the person is supported by both a formal and an informal support system. The work of Litwak, Cantor, and others has demonstrated how the effectiveness of the social support system depends on whether a particular need is matched by the presence of an appropriate supportive figure or group within the person's social support system (Cantor, 1980; Litwak, 1986). Thus when there is a need for assistance, the particular type of assistance needed will dictate whether privately engaged services, or family, or friends, or neighbors, or an assistance organization will be seen as the appropriate source of assistance. Research in this area has shown consistently that in most situations of need, the elderly turn first and most frequently to the informal network of family, friends, and neighbors (Cantor, 1980; Shanas, 1979; Sussman, 1977). It is often a major change in the informal social support system (death of a spouse, a child moving away) that precipitates the decision to move into a nursing home.

Serious questions have been raised about how well informal social support networks are likely to work in the future in light of numerous demographic changes. Increasing longevity, population aging, smaller families and households, higher divorce rates, greater participation in the work force by

females, and geographic mobility all stand to change and possibly weaken the capacity of the informal network to provide support and assistance to elderly who need that assistance in order to remain independent. Presently, 30% of all elderly live alone, with this figure rising to 39% for those elderly who are 75 and older (Cantor and Little, 1985). In addition, 20% of all elderly have no living children, a figure that is likely to rise in the future with the long-term decrease in average family size.

If informal networks become more and more stretched by the needs of a growing population of elderly, various adaptations are conceivable. It is possible that we will see a greater role of government in meeting the needs of the elderly (e.g., long-term care) and a greater role of the private sector in providing paid services (homemaker help). Another possible development is an increase in innovative arrangements such as self-help, bartering, and mutual aid arrangements. Riessman, Moody, and Worthy (1984) have argued that a growth in the self-help ethos is underway among the elderly and have described a number of successful programs along these lines developed by the elderly to deal with needs such as health care, family care-giving, and manageable food costs. They conclude that in general women and middle-class persons have been more receptive to these innovations. Recently, several states have developed programs that institutionalize help-exchange between the elderly. In 1985, Florida established a Volunteer Service Credit program whereby elderly volunteers could provide in-home services to other elderly persons. This earns the volunteer credits that could be used later to receive these same types of services when they themselves were in need. Similar programs have gotten underway in a number of states, including California, Missouri, and Washington, D.C.

The demographic changes underway, the clear support needs that have been demonstrated for the elderly segment of our population, and the evidence of self-help and mutual aid activities on the part of the elderly do point to the positive and increasing role that might be played by innovative help-exchange arrangements among the elderly. Yet what is the likelihood that these innovative arrangements will be viewed by the elderly as appropriate and satisfactory ways to meet some of their needs, particularly needs stemming from their desire to remain in their own homes? On the one hand, there is considerable evidence that the values and norms that prevail among the current population, including the elderly, are <u>not</u> conducive to mutual aid and interdependence (Bellah, Madsen, Sullivan, Swidler, and Tipton, 1985). Rather, the dominant values are individualism, self-sufficiency, and privacy. The norms that these values give rise to dictate a careful code of assistance seeking: needs are met through services that can be paid for, or are provided by family members or entitlement programs (e.g., Social Security and retirement). In this light, mutual aid arrangements would be faulted for their perceived

traits of dependency, unreliablity, and, possibly, loss of self-esteem. In addition, evaluation of existing help-exchange programs have indicated a reluctance on the part of the elderly to participate in these programs. During the three-month pilot period of Florida's Volunteer Service Credit Program, conducted in the Miami area, only seven volunteers participated and none of them earned enough credits to be eligible for the receipt of services. After a year and a half of a similar program in Missouri, 45 volunteers had participated but no credits had been redeemed. The California program has had 75 participants , while 40 elderly have taken part in the Washington,D.C. program.

On the other hand, proponents of mutual aid or help-exchange plans see evidence of a growing receptivity among the general population, including the elderly, for this approach to meeting personal needs (Barrios, 1986; Cahn, 1987; Gartner & Reissman, 1977; Hanson, 1986; Harris, 1987; Reissman et al., 1984; and Sarason & Lorentz, 1979). Several recent surveys have been quite consistent in showing that from a quarter to a third of elderly respondents express an interest in participating in help-exchange programs. Barrios (1986) surveyed 90 active elderly volunteers in Florida and found that 34% would like to have the opportunity to earn credits for their volunteer work which could be exchanged for the receipt of services. Elderly participants of a largely Hispanic Senior Center in San Francisco were surveyed by Hanson (1986) who reported that 33% expressed an interest in participating in a program very similar to the Florida one. Finally, a national random sample of elderly by Lou Harris (1987) found that 25% would be willing to do volunteer work for other elderly in exchange for credits that would get them free help in the future. This attitudinal data is backed up by the evidence of what seems to be a growing number of operating programs that include elderly participants, though as mentioned earlier, the numbers involved in these programs are often quite small. These programs have been described in a number of recent reviews (Barrios, 1986; Reissman et al.,1984; and Sarason & Lorentz, 1979). They vary from the formally instituted service credit programs like the Florida program described earlier to more loosely organized programs that match people with complementary needs, or coordinate member-to-member volunteer service programs, or function as supportive self-help groups for people facing a common problem. In the Florida program, services requested by volunteers wishing to "cash in" some of their credits are guaranteed by a local agency which is required to provide the service if a volunteer cannot be found to provide the service within the service credit scheme. An example of a more informal program is the Mutual Aid Self-Help project of San Antonio, Texas described by Markides and Rodriquez (1980). This program trained elderly volunteers, largely Hispanic, to provide family-care services to frail and handicapped elderly within their community. The volunteers proved quite valuable in helping their elderly peers deal more effectively with local health and entitlement agencies. The

program was short-lived but, according to Markides and Rodriquez (1980), left a residue of self-help activity within the community.

There has been very limited analysis of which elderly are more receptive to using these innovative and cooperative strategies to cope with everyday needs and very limited analysis of what the key ingredients are to successful help-exchange programs that involve elderly participants. Earlier mention was made of Reissman's conclusion that female and middle class elderly tend to be typical participants. The only study to examine this question in detail is Hanson's (1986) study of California elderly cited earlier. In that survey, respondent's were asked if they were interested in participating in a volunteer service credit program (credits earned could be exchanged for future services) and later had the opportunity to actually join such a program. The key variable predictive of interest was social integration, i.e., whether the respondent was an active participant in the senior center which would be sponsoring the service credit program. Sex and ethnicity were not predictive of interest, though age was: the older the respondent, the lower the interest. As to the characteristics of those who eventually participated, all that was reported was that the characteristics of those who joined were similar to the characteristics of those who were surveyed.

Program success has been linked by commentators to a number of factors, such as the organizational setting, the degree of bureaucratic complexity, the type of needs the program tries to provide, the perceived suitability of expected matchings, and the operation of reciprocity norms. Self-help and help-exchange programs appear to be more successful when they are developed within existing groups that already have a high rate of participation and social integration (Cahn, 1987; Hansen, 1986). The social aspects of mutual aid seem equal in importance to the functional aspects and hence it seems important that exchanges occur between people who are already bound together in some way. The failure of some programs has been attributed to their excessive bureaucratic complexity (Barrios, 1986; Cahn, 1987). The original Florida plan had complicated bureaucratic procedures, required the participation of already-burdened human service agencies, and had considerable bureaucratic structure in advance of the program's actual beginning. Very few human service agencies agreed to participate and the program is now being redesigned in a more informal, locally-based manner (Cahn, 1987). The type of needs that the program tries to provide for seems also to be an important element in success or failure. These programs often seek to provide personal in-home care services, yet Barrios'(1986) survey of human service professionals showed that it is these services that are judged to be the ones that volunteers are least suited to provide. In this same survey, volunteers agreed: in-home services (personal care, homemaker services) were the least preferred volunteer activities. Most preferred were office/administrative work, meal

delivery, respite care, visiting the sick, and transportation. A somehat different picture comes from Hansen's (1986) survey of California elderly. Here, elderly seemed quite willing both to give and receive personal care services. For example, 60% were willing to assist a recipient with bathing, while figures for other personal care services were even higher. Yet, the actual volunteer work that ensued in this program belies this picture. Very few hours of volunteer activity were in the area of personal care, with most hours going into transportation, errands, overnight companionship, meal preparation, and light cleaning. Hanson does observe, though, that this fairly healthly population probably had little need for personal care services.

Participation is probably also enhanced by a perception that the matches will be suitable and appropriate to both parties. This factor is in large part a reflection of the earlier point that exchange is enhanced when the individuals involved are all participants in some ongoing organization and hence are likely to be familiar with and similar to one another. There may be important social and cultural factors involved which inhibit persons from accepting certain kinds of help from particular individuals, even individuals they may be familiar with. Hanson (1986) relates an episode of a women in the California program who requested house cleaning help but then kept turning down various matches that were proposed to her. This women finally admitted that she was reluctant to receive house cleaning help from someone of equal status, which all the proposed volunteers had been; in her eyes the only suitable match for this need would be someone of lower status. Another important cultural factor is surely the norm of reciprocity. Wentowski (1981) has observed how important reciprocity was in a senior housing project in North Carolina where considerable informal help-exchange took place. The receipt of favors, services, and goods was acceptable as long as the person felt they were capable of keeping the balance even with reciprocal deeds given back to that person. Wentowski notes, though, that people even with very limited resources and capacities could participate in these exchanges, as what they offered was not judged in absolute terms but relative to their capacity. Hence a jam of jelly from a severely crippled neighbor could count considerably in the implicit "balancing of accounts". Yet there are bound to be cases in help-exchange programs where needy recipients are unable to earn enough credits to cover the services they wish to receive. The California program has had problems with members who have run up considerable credit "debts" and they are considering insituting a debt ceiling. The ideal arrangement, where members earn points when they are more fit and spend them when they are less fit, may be hard to realize in practice. Even adjustments to the plan that provide for the needs of the more frail members runs the risk of leaving those members feeling in violation of the reciprocity norm and thus reluctant to particpate.

The present study sought to advance our understanding of

the receptivity of elderly persons to innovative help-exchange arrangements by taking advantage of the interest expressed by a retiree group in exploring the possibility of developing such a plan. The group was a large organization (over 400 members) of retired faculty members from a large Southern state university. It had been in existence for five years, had regular meetings and a newsletter, and had been instrumental in negotiating with the university for more favorable policies regarding retired faculty (e.g., use of university facilities). In recent years, the organization had become concerned about the increasing frailty of some of its members and the difficulties some members were expecting in the near future in being able to remain in their present homes. Over a series of meetings, the organization's executive board developed an interest in exploring the possibility that the organization could start to function as a self-help or help-exchange organization, playing some kind of role in helping members better cope with their needs, particularly those that related to maintaining their independence and their present residential location. To ascertain what kind of plan or programs the membership would be more receptive to, a decision was made to carry out a survey of the organization's membership. In collaboration with members of the executive board, a survey was developed by the author which provided for the examination of a number of questions that were of primary concern in this study:

1. What role do formal and informal means of assistance play in meeting the present needs of these retirees?
2. What are the preferred forms of assistance for needs that will have to be faced in the future?
3. How important is it to remain in one's own home and, if it is important, what are the acceptable and preferred arrangements for maintaining this residential choice?
4. Are there needs that could be provided for through the organization of a help-exchange or volunteer program? If so, which ones?
5. How receptive are these retirees to participation in a help-exchange or volunteer program to meet some of their common needs? Which needs should the program focus on?
6. What variables are predictive of a member's interest in participating in such a program?

The organization's membership was quite homogeneous, being overwhelmingly male and middle-class. The middle-class character of the organization would suggest receptivity to a help-exchange plan for meeting various needs, while the masculine character would suggest the opposite. Expectations of overall receptivity can also be derived from several other factors. The plan was being suggested for the members of an existing organization that already had a high level of social contact, familiarity, and similarity. The needs that were generally covered in the survey were needs that volunteers presumably feel quite comfortable with, i.e., personal care needs were not prominent in the

listing of possible services that members might provide one another. Also, no suggestion was given that this would be a complex or bureaucratically burdensome operation.

The survey also allowed for an evaluation of individual variables that might be expected to be predictive of program receptivity at the individual level. Greater receptivity can be expected from the members who are female, younger, and more able to contribute volunteer services for others. A contrary prediction is possible on the "fitness" or ableness variable, whereby those less fit members may have a greater need for some kind of an assistance program and thus would be more program receptive. If degree of need is predictive of program receptivity, then the absence of a spouse and the remoteness of close family should each be associated with greater receptivity. Unfortunately, the survey did not include a measure of the respondent's degree of involvement in the retiree organization, so the role of that factor in program receptivity could not be evaluated.

METHOD

Sample

Surveys were returned by 127 of the 406 members who received them, for a response rate of 31%. The survey was sent to all members of the retired faculty organization, which includes all faculty members retired from the university. The respondents were 92% male, 85% married, 91% living in their own homes, and had an average age of 71.2.

Survey administration

The survey was sent out to the membership as part of one of the regular newsletters in February, 1987. The accompanying explanation stated that the organization was "undertaking a survey to determine the interest of the university retired faculty in forming a mutual support group or system for persons continuing to live in their own homes.....The Board of (the organization) is sponsoring this project as part of a continuing effort to be of service to its members and all retired faculty." Potential respondents were provided with an addressed return envelope that could be used to return the survey to one of the Board members at no cost through the university mail system. If they didn't use the university mail system, the same envelope could also be used with the addition of a U.S. postage stamp.

Survey instrument

The final, pre-tested version of the six page questionnaire consisted of questions in four main areas:

1. Background characteristics - sex, age, marital status, health, spouse health, residential circumstances, nearness of close relatives, driving capability.
2. Activities of daily living - areas where they presently

need assistance and areas where they expect to need assistance in one, and then five, years. Where they have present needs for assistance, the form and sufficiency of the assistance. Where they have future expected needs for assistance, the form of assistance they prefer for each type of need and their degree of concern about managing in that area.

3. Preferred residential arrangements - the importance of staying in their present residence and the acceptability and degree of preference of various living arrangement options.

4. Likelihood of participation in various assistance programs that could be developed by the organization and the types of needs and services that members would be likely to use in these various programs.

The questions dealing with members' interest in participating in one or more new assistance programs to be developed by the organization was preceded by the following explanation and description:

> A possible new development for ARF (Association of Retired Faculty) could be the organization of a plan for providing services to its members that would assist them in remaining in their present residences, e.g., meeting needs such as transportation, home maintenance, temporary care during illness. ARF 1) could be a clearinghouse for paid services, evaluating and recommending services that would be paid for by the members who use them (paid help), 2) could co-ordinate volunteer help (provided by community people and ARF members) for those ARF members in need of certain services (volunteer help), and/or 3) could co-ordinate a system of help exchange, where participating ARF members would donate their help to other ARF members needing that service and in return would receive help when it is needed (help exchange). There would probably need to be a fee charged to ARF members wishing to participate in such a program or programs.

This description was followed by a series of questions that asked respondents how likely it was that they would participate in each of the three different types of plans and, if participation was likely, which services they would be likely to use.

RESULTS

As previously mentioned, the sample was overwhelmingly male (92% of all respondents) and married (85% of respondents). The main category of the unmarried was widows and widowers (9%).

Correspondingly, very few of the respondents lived alone (13%) and 85% lived in single family homes while 91% owned their own homes. The age of respondents ranged from 57 to 96, with a mean age of 71.2. The sample was quite a fit group: 85% described their health as good or excellent and only 2% reported their health as poor. Ninety six percent were still able to drive and all but one respondent owned a car. Their spouses were healthly too, with 78% described as having good or excellent health and only 4% as poor. When asked about the proximity of family, 59% reported having at least one close relative within an hours drive.

Respondents were given a list of activities of daily living and asked in which areas they presently needed assistance and in which areas they expected to need assistance in the future. The ten areas listed were meal preparation, light housekeeping, heavy housekeeping, yard work, home maintenance, bathing and personal care, managing brief illnesses, transportation, overcoming loneliness and isolation, and managing legal and financial affairs. Consistent with the earlier indications that this was quite a fit group, the level of assistance required for present needs was quite low. The area where assistance at present was most needed was yard work, where 21% reported needing assistance. This was followed by heavy housekeeping (19% reported needing assistance), home maintenance (14%), and light housekeeping (12%). The pattern of need was similar for the projections into the future made by respondents. Combining those who presently needed assistance with those who expected to need assistance within five years showed yard work to still be the most needful area (47% of all respondents needing assistance), followed by heavy housekeeping (44%), home maintenance (33%), light housekeeping (25%), and managing brief illnesses (22%).

Respondents with present needs were asked how those needs were being met and those expecting future needs were asked how they preferred to meet those needs when they arose. The results showed very strongly that for the areas in which respondents were queried, paid services were the predominant means of managing in needful areas and also the preferred means for most future needs. For the instances of present assistance, the form of the assistance in 80% of the cases was paid services. In the case of future needs, paid services was the preferred form of assistance in 78% of all cases. Informal help played a limited role which varied according to the area of need. Transportation needs and managing brief illnesses were both areas where informal help overshadowed formal help. For transportation, informal help was the actual form of assistance in each of the four cases of present need and in 67% of the cases of expected future need. The corresponding figures for managing brief illnesses were 100% (2 cases of present need) and 67% (expected future needs). Respondents generally judged the assistance they were presently getting to be sufficient to their needs but the mayority described themselves as somewhat or very concerned about how well they would manage in those area where they

foresaw needing assistance in the future. Overall, then, these results characterize this sample as persons who are overwhelmingly oriented to paid services rather than informal arrangements as the means of dealing with assistance needs in the areas of daily activity that were studied.

It is also important to examine the respondent's attitudes toward their present and future living arrangements. Overall, 83% said it was somewhat or very important to remain in their present residence as long as it was physically possible to do so (65% said it was very important). Fifteen percent reported that they were presently considering a move from their present residence. Respondents were presented with a list of various options they might have to chose between if they found themselves no longer able to maintain an independent life in their present residence. Each option was rated as acceptable or unacceptable and all options were ranked in order of preference. The most preferred option was staying in their own home and using private paid services (acceptable to 93% of all respondents; see Table 1). Also highly acceptable was moving to

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Enter Table 1 about here

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a retirement community, though it did not rank ahead of most of the "stay in own home' options. The least acceptable option was living with a family member while the least preferred option (though acceptable to 74% of all respondents) was a total care facility (nursing home).

Receptivity to a help exchange program

Overall, the respondents were generally receptive to the various assistance plans described in the survey, though of the three, the help exchange plan drew the weakest response. The paid services plan, where the retiree organization would serve as a clearinghouse for evaluating and recommending various private service providers, was the plan respondents were most receptive to: 74% said they were somewhat or very likely to participate (33% were very likely). Next most popular was the volunteer help plan, under which the organization would co-ordinate volunteer help (from community organizations and the membership) for those members in need of help; 63% reported being somewhat or very likely to participate (with 24% very likely). Finally, 49% were somewhat or very likely to participate in a help exchange plan, where members would volunteer their help to other members in return for some future receipt of help from a member of the organization (16% were very likely to participate). This figure of 49% is considerably higher than was has been reported in similar studies done

elsewhere (Barrios,1986; Hanson, 1986), though the results may not be comparable due to variations in the wording of the questions asked.

Respondents were also asked which types of need should be provided for in any assistance plans that might be developed and which types of needs they would personally try to meet through these newly developed assistance plans. Most prominent in their responses were transportation and home maintenance needs. Transportation was most frequently mentioned (n=49) as a service that should be provided for, with more respondents preferring that it be provided for via the volunteer help plan (42%), followed by a preference for a combination of the different assistance plans (35%), then the paid services plan (21%), and finally the help exchange plan (2%). After transportation, the next most frequently cited area for inclusion in an assistance plan was home maintenance (n=43), followed by care during a brief illness (n=32), yard work (n=26), and heavy housekeeping (n=25). In these latter areas, the overwhelming preference was for these needs to be addressed by either the paid services plan or a combination of the plans. The highest expressed preference for the ulilization of the help exchange plan was for home maintenance, but even here the figure only reached 8%.

Transportation was also the leader when respondents reported which particular services they would personally use in any future assistance plan. The twenty respondents citing a desire to use transporation services preferred mostly that it be offered via the volunteer help plan (33%), followed by help exchange (28%), a combination plan (22%), and finally, paid services (17%). Yard work was the second most frequently cited service that respondents said they would use (n=15, with 86% desiring that it be offered through the paid services plan), followed by home maintenance (n=14), where paid services was again the preferred form of assistance (69%, with 15% citing the combination option).

Of major interest in this study was the analysis of the individual characteristics that were predictive of receptivity to help exchange arrangements for meeting personal needs, where previous work has suggested that sex, age, personal fitness, and degree of need might be determining factors. A considerable portion of the respondents showed an interest in the help exchange plan, while a greater portion rejected it in favor of the paid services plan. Were there any differences between those favoring and those not favoring the help exchange plan? The simple answer was that there were not. Female respondents were slightly more likely to say they might participate in the help exchange plan (57% vs. 48%), though this was not a significant difference. In comparison with those not expressing an interest in participating in the help exchange plan, those that did were no older, no less healthly, slightly more likely to be living alone (17% vs. 10%), no less likely to have relatives living near by, and no more likely to have areas where assistance was presently needed or was expected to be needed in the future.

There were some slight, and again non-significant, differences in the area of residential option attitudes. Those expressing an interest in the help exchange plan were less likely to say it was very important to be able to stay in their present residence (58% vs. 65%), and more likely to find the retirement community option acceptable (95% vs. 83%). One factor that did significantly separate those favoring vs. those not favoring the help exchange plan was the expressed interest in the other two assistance plans: interest in the other two plans was significantly higher for those favoring the help exchange plan. In fact, and perhaps to be expected, interest in each of these plans was highly correlated with interest in the other two.

This pattern of non-predictiveness of individual variables toward receptivity for the help exchange program was also confirmed by a step-wise regression analysis. This analysis also showed the same pattern for the paid services and volunteer help plans, i.e. no individual factors were predictive of the respondents' interest in participating in either of these other two plans.

Discussion

This study showed that residential independence was very important for this group of retirees and that they were receptive to their organization developing some assistance plans that would facilitate that independence, though the help-exchange form of plan was the least popular. The preferred type of assistance program was one that acted as a clearinghouse for paid services, confirming the views of those (e.g., Bellah et al.,1985) who see the predominant values in our culture as individualism and self-sufficiency vs. community and interdependence. Respondents had an opportunity in the survey to offer comments about the diferent assistance plans. What was made clear in these comments was that most members felt that they had and would continue to have the financial means to pay for the services they needed and as long as this was the case, this was the way they preferred to manage. For many of these respondents, a more limited resource was time and hence the volunteer and help exchange plans were seen as having the disadvantage of making considerable demands on the members' limited time. Respondents' comments also reflected the cultural values of independence and self-sufficiency, indicated by frequent references in their comments to their reluctance to be a burden on other people or receive help from other people that they could not reciprocate.

Correspondingly, it is hard to judge the significance of the level of receptivity that was expressed toward the help-exchange plan. The portion reporting that they were somewhat or very likely to participate, 49%, is higher than has been reported elsewhere, though, as mentioned earlier, it is hard to compare these figures in light of the variability between the different studies, e.g., how the question was worded, how the

program was described, etc. A higher criterion of receptivity would be the response of "very likely" to participate, according to which the level of interest in this study falls to 16%. That still might represent a respectable number for starting a help-exchange program within the organization, but it is not very encouraging in terms of the critical size needed to have an adequate pool of volunteeres to meet the need that might be generated in such a program. That seems to have been the judgment of the organization, which has decided at this time not to undertake the development of a help-exchange plan within the organization. It is important to note that the lack of enthusiasm for the help-exchange option seemed not to reflect a view that this plan was handicapped by features that have been shown elsewhere to limit the effectiveness of such plans. Thus, in the respondents' comments, there was no indication that the plan was seen as addressing inappropriate needs, or was overly bureaucratic, or would make particular matches that members would be unhappy with. Even though the number of females in this study was small, the lack of a significant sex difference gives no support to the view that the relative unpopularity of the help-exchange plan was due to the male composition of the organization. The need for assistance among this group was quite low, which could have depressed the receptivity to the help-exchange plan, yet the results have also shown that among this group, level of need is not predictive of receptivity.

The present results do not allow for an evaluation of the claim that the self-help and cooperative ethos is on the rise among the elderly. Longitudinal and cross-sectional data are clearly needed to answer this question. The results that were obtained in this study can be read either optomistically or pessimistically with regard to this question. The figure of 49% might be far higher that what would have been obtained some years ago. There is also the added complexity of cohort effects, i.e., how this generation of elderly might differ from the one that follows them. This sample of respondents did express quite clearly that cooperative and help-exchange strategies of managing were ways they generally didn't want to cope if they didn't have to. It may have been a somewhat atypical group given their degree of financial security and their limited time, charateristics which may have made them less than ideal prospects for a help-exchange plan. Yet those characteristics, financial security and limited time, may be more characteristic of the elderly that our stereotypes would suggest.

This study did not support the view that there are individual factors that dispose people toward an interest in innovative, cooperative arrangements like the one described here. Neither sex, age, living alone, distance from family, health, nor degree of present and expected future need was predictive of a member's likelihood of participation in the help-exchange plan. It is unfortunate that the study did not include some measure of the respondent's degree of involvement in the organization, which has proven predictive of receptivity

in other studies (Hanson, 1986). It is possible that the correlation between the interest expressed in each of the three assistance program's is a reflection of such a social integration factor. Thus, it may have been the more active and involved members who expresssed more interest in each of the three programs, partly as a reflection of their commitment to and enjoyment of the organization. It is important to note that the sample was quite homogeneous, which limited the chance for this study to demonstrate the predictive value of some of these individual variables. Studies like this are caught in the bind of needing the enhancement of an existing organization which gives some prospect that a help-exchange program will have a chance of being appealing to prospective members, yet that same organizational context produces sample homogeneity that limits the prospect of individual variables showing any predictive power. The ideal research design would be one involving a number of different organizations, where there would be homogeneity within organizations but hopefully heterogeneity across the entire sample. This strategy is good in theory but would be very difficuly to produce in reality.

How did this study serve the needs of the organization and what influence did it have? As was mentioned earlier, the organization has not proceeded with any plans to develop a help-exchange program, though this option has not been ruled out. The survey results and the independence needs of the members were discussed at a regular meeting of the organization and it was decided that the organization should plan some meetings where the membership could hear about various private home-care service organizations that looked promising. This has happened and the retiree organization has established an ad hoc committee that will continue to look into the question of what the organization can do to assist its members in remaining in their own homes. Among several of the board members, there is a feeling that the most important impact of the survey may be its educational and conciousness-raising impact. It may have caused some members to think more about their needs and how to best meet them. It may also have caused some to reconsider their styles of managing various problem areas and may have made them more receptive to help-exchange and interdependence stategies. Perhaps the survey planted a seed which will show its effect at some later date when the organization considers again the possibility of developing a help-exchange plan.

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FOOTNOTE

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TABLE 1

Attitudes toward various residential options

	OPTIONS	Rank Order (MEAN RANK)
Acceptable/not acceptable 62% 39%	Stay in own home - depend on informal help from family & friends	3.5
Acceptable/not acceptable 75% 25%	Stay in own home - use community support services (free or small fee, e.g. Council on Aging programs)	2.9
Acceptable/not acceptable 93% 7%	Stay in own home - use private services (paid)	2.3
Acceptable/not acceptable 41% 59%	Live with family member	5.3
Acceptable/not acceptable 88% 12%	Limited retirement community	3.5
Acceptable/not acceptable 90% 10%	Retirement community with graduated care options	3.4
Acceptable/not acceptable 74% 26%	Total care facility (nursing home)	5.7

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